

**Information to identify the case:**

Debtor 1	<b>Todd R Hylton</b>	Social Security number or ITIN	<b>xxx-xx-0830</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<b>April M Hylton</b>	Social Security number or ITIN	<b>xxx-xx-3456</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____

United States Bankruptcy Court **District of Utah**  
Case number: **22-24281 RKM** Date case filed for chapter 7: **10/31/22**

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>) or by calling the Voice Case Information System (VCIS) at 1-866-222-8029.

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Todd R Hylton	April M Hylton
2. All other names used in the last 8 years		fka April Vest
3. Address	1253 North 575 West Clearfield, UT 84015	1253 North 575 West Clearfield, UT 84015
4. Debtor's attorney Name and address	Derek B. Beutler Beutler Law 1218 West South Jordan Parkway Suite C South Jordan, UT 84095	Contact phone 801-657-5040 Email: <a href="mailto:jennelle@beutler-law.com">jennelle@beutler-law.com</a>
5. Bankruptcy trustee Name and address	David L. Miller tr P.O. Box 9 Farmington, UT 84025-0009	Contact phone (801) 447-8777 Email: <a href="mailto:davidmillerpc@msn.com">davidmillerpc@msn.com</a>

Debtor **Todd R Hylton** and **April M Hylton**

Case number **22-24281**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101  Clerk of Court: David A. Sime	Hours open: 8:00 AM to 4:30 PM, Monday – Friday  Contact phone: (801) 524-6687  Website: <a href="http://www.utb.uscourts.gov">www.utb.uscourts.gov</a>
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date.  All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	Meeting to be held on: <b>November 30, 2022 at 01:30 PM</b>  Location: <b>Dial: (888) 921-8924 Ten Min Before Mtg, Participant Code: 7630463, By Teleconference (See Attached Notice for Instructions)</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	<b>Filing deadline: 1/30/23</b>         <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  <b>Filing deadline: 30 days after the conclusion of the meeting of creditors</b>
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**IMPORTANT**  
**READ THIS WELL BEFORE YOUR MEETING OF CREDITORS**

**In an effort to contain the spread of Covid-19, until further notice, all Chapter 7, 11 and 12 meetings of creditors will be conducted by telephone. Debtors, attorneys, creditors, and others CANNOT APPEAR IN PERSON.**

**To participate in the meeting of creditors scheduled in this case, 10 minutes before the scheduled time, call the toll-free number listed in the 341 notice and use the participant code. Do not call any earlier than 10 minutes before your scheduled meeting of creditors.**

- o You must use a touch-tone phone.
  - o Dial the call-in number and then enter the participant passcode, which consists of 7 numbers and is followed by a # sign.
  - o Use a landline phone and not a cell phone, if possible.
  - o Do not use the speaker phone function.
  - o Make the call from a quiet area where there is as little background noise as possible.
  - o Mute your phone and do not speak until the bankruptcy trustee calls your case. (Other meetings of creditors will likely be in session when you call in. You will still be able to hear the trustee even when your phone is muted.)
  - o Unmute your phone when the trustee calls your case so that the trustee can hear you.
  - o Wait until the trustee calls your case before speaking because more than one case will be waiting on the conference line at any given time.
  - o When speaking, identify yourself.
  - o Do not put the phone on hold at any time after the call is connected.
  - o If more than one person is attending the meeting of creditors from the same location, each person should use separate touch-tone phones, if possible.
  - o Once your meeting of creditors is finished, hang up.
  - o If you become disconnected before your meeting of creditors is finished, call back.
  - o If you are calling in from another country, please see the additional information available at:  
<https://www.mymeetings.com/audioconferencing/pdf/GlobalAccessDialingInformation.pdf>
- Debtors must provide valid government identification (such as a valid Utah Driver's License) and proof of their social security number (such as an original social security card) to their attorney prior to the meeting of creditors and show their identification to their attorney via a video communication system (such as Skype or Facetime, etc.) during the meeting of creditors.
  - During the meeting of creditors, Debtors' attorneys will: (i) confirm on the record that they have reviewed the debtor's identification (stating what form of identification was reviewed) and whether the name on the identification matches the name on the petition and whether the picture and identifying information on the identification matches the debtor; and (ii) confirm on the record that they have reviewed proof of the debtor's social security number, what form of proof of social security number was reviewed, and whether the social security number on it matches what was reported to the court in the debtor's bankruptcy case.
  - Debtors who cannot communicate with their attorney via a video communication system and debtors who filed without an attorney must copy, scan, or take a picture of their identification and proof of social security number and mail/email/send the copies or images to their trustee no later than two days prior to the meeting of creditors. Copies of identification and social security cards that are sent through the mail must be mailed early enough that the trustee receives it at least two days before the meeting.
  - Debtors should have their bankruptcy documents available during the meeting of creditors in the event there are questions about the information in the documents.
  - The meeting of creditors will be recorded by the trustee. Any other recordings are prohibited.

In re:  
Todd R Hylton  
April M Hylton  
Debtors

Case No. 22-24281-RKM  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 1088-2  
Date Rcvd: Nov 07, 2022

User: admin  
Form ID: 309A

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Total Noticed: 69

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 09, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Todd R Hylton, April M Hylton, 1253 North 575 West, Clearfield, UT 84015-9439
12114119	+ AT&T Mobility, PO Box 5014 Carol Stream, IL, Carol Stream, IL 60197-5014
12114118	+ After Pay, 16011 College Boulevard, Ste. 130, Lenexa, KS 66219-9877
12114128	Clio / Webbank, 1330 Pioneer Trail, Eden Prairie, MN 55347
12114129	+ Colony /thrg County Door, 302 South Main Street, Fitzgerald, GA 31750-2953
12114135	+ Desert Rock Capital, 981 East 3300 South, Salt Lake City, UT 84106-2167
12114138	+ Express Recovery Services INC, 2480 South Main Street, Ste. 208, Salt Lake City, UT 84115-3058
12114148	Klarna INC, 6247 North High Street, Ste. 300, Columbus, OH 43215
12114156	+ LPG Law, 17542 East 17th Street, Suite 100, Tustin, CA 92780-1981
12114151	+ Law Office of Edwin B Parry, PO Box 26415, Salt Lake City, UT 84126-0415
12114153	+ Law Office of Spencer Lythgoe, 6681 Country Club Drive, Minneapolis, MN 55427-4601
12114152	+ Law office of G. Scott Jensen, 205 26th St, #22, Ogden, UT 84401-3134
12114154	+ Liberty Mutual Insurance, PO Box 958416, Lake Mary, FL 32795-8416
12114166	+ Revvi / MRV Banks, 15373 Innovation Drive, Ste. 300, San Diego, CA 92128-3426
12114168	+ Snowball Financial, 3001 Washington Blvd, Ogden, UT 84401-3722
12114169	Speedy Cash Corporate, 12276 San Jose Blvd., Orange Park, FL 32073
12114171	+ State of Utah Attorney General, 127 South 500 East, Ste 500, Salt Lake City, UT 84102-1959
12114173	+ Tanner Clinic, 2121 N 1700 W, Layton, UT 84041-1185
12114178	+ TrueAccord, INC, 16011 College Blvd Suite 130, Lenexa, KS 66219-9877
12114179	+ University of Utah Billing, 102 South 200 East, Ste. 200, Salt Lake City, UT 84111-3113
12114183	Zip INC, PO Box 59872, New York, NY 10003-1502

TOTAL: 21

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: jennelle@beutler-law.com	Nov 07 2022 23:35:00	Derek B. Beutler, Beutler Law, 1218 West South Jordan Parkway, Suite C, South Jordan, UT 84095
tr	EDI: FDLMILLER.COM	Nov 08 2022 04:33:00	David L. Miller tr, P.O. Box 9, Farmington, UT 84025-0009
12114117	+ Email/Text: Support@adastrarecoveryservicesinc.com	Nov 07 2022 23:36:00	AD Astra Recovery Services, 7330 West 33rd Street North, Suite 118, Wichita, KS 67205-9370
12114120	^ MEBN	Nov 07 2022 23:33:44	AWA Collections, PO BOX 6605, Orange, CA 92863-6605
12114121	+ EDI: BANKAMER.COM	Nov 08 2022 04:33:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
12114122	+ EDI: TSYS2	Nov 08 2022 04:33:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
12114123	+ Email/Text: banko@bonncoll.com	Nov 07 2022 23:36:00	Bonneville Collections, 6026 Fashion Point Drive,

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			Ogden, UT 84403-4851
12114126	+ EDI: PHINGENESIS	Nov 08 2022 04:33:00	CB Indigo/GF, PO Box 4499, Beaverton, OR 97076-4499
12114124	+ EDI: CAPITALONE.COM	Nov 08 2022 04:33:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
12114125	+ EDI: CAPITALONE.COM	Nov 08 2022 04:33:00	Capital One Bank, PO Box 31293, Salt Lake City, UT 84131-0293
12114130	+ Email/Text: tiffany@commercialtrade.com	Nov 07 2022 23:35:00	Commercial Trade Inc, 5330 Office Centre Ct, Bakersfield, CA 93309-1573
12114131	+ Email/Text: commonwealth@ebn.phinsolutions.com	Nov 07 2022 23:35:00	Commonwealth Finance, 245 Main Street, Scranton, PA 18519-1641
12114132	+ EDI: CCS.COM	Nov 08 2022 04:33:00	Credit Collection Services, PO Box 447, Norwood, MA 02062-0447
12114133	+ Email/PDF: creditonebknotifications@resurgent.com	Nov 07 2022 23:40:08	Credit One, PO Box 98873, Las Vegas, NV 89193-8873
12114134	+ Email/PDF: creditonebknotifications@resurgent.com	Nov 07 2022 23:40:00	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
12114136	+ Email/Text: compliance@dontbebroke.com	Nov 07 2022 23:36:00	Dollar Loan Center, 1789 West 7800 South, West Jordan, UT 84088-4017
12114137	+ Email/Text: bknotice@ercbpo.com	Nov 07 2022 23:36:00	Enhanced Recovery, PO Box 23870, Jacksonville, FL 32241-3870
12114140	+ Email/Text: service@figloans.com	Nov 07 2022 23:36:00	FIG Loans Texas LLC, 2245 Texas Drive, Ste. 300, Sugar Land, TX 77479-1468
12114127	Email/Text: BNSFS@capitalsvcs.com	Nov 07 2022 23:35:00	CCS/ First Savings Bank, 500 East 60th Street North, Sioux Falls, SD 57104
12114141	+ EDI: AMINFOFP.COM	Nov 08 2022 04:33:00	First Premier Bank, 601 South Minnesota Avenue, Sioux Falls, SD 57104-4868
12114142	Email/Text: crdept@na.firstsource.com	Nov 07 2022 23:36:00	First Source Advantage LLC, PO Box 628, Buffalo, NY 14240-0628
12114143	+ EDI: PHINAMERI.COM	Nov 08 2022 04:33:00	GM Financial, 4001 Embarcadero Drive, Arlington, TX 76014-4106
12114144	+ Email/Text: staff@hps Sears.com	Nov 07 2022 23:36:00	HP Sears, 2000 18th St, Bakersfield, CA 93301-4292
12114146	+ EDI: IRS.COM	Nov 08 2022 04:33:00	IRS, 178 S Rio Grande St, Salt Lake City, UT 84101-1501
12114145	Email/Text: intermountainhealthcare.bankruptcy@r1rcm.com	Nov 07 2022 23:36:00	Intermountain Healthcare Financial Servi, PO Box 30193, Salt Lake City, UT 84130-0193
12114147	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Nov 07 2022 23:36:00	Key Bank, 127 Public Square, Cleveland, OH 44114-1217
12114149	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 07 2022 23:35:00	Kohl's/Capital One, PO Box 3115, Milwaukee, WI 53201-3115
12114150	Email/Text: PBNCNotifications@peritussservices.com	Nov 07 2022 23:35:00	Kohls Capital One, PO Box 3115, Milwaukee, WI 53201-3115
12114155	+ Email/Text: legal@liftcredit.com	Nov 07 2022 23:36:00	Lift Credit, 3214 North University Avenue, Suite 601, Provo, UT 84604-4405
12114158	Email/Text: ml-ebn@missionlane.com	Nov 07 2022 23:35:00	Mission Lane, PO Box 105286, Atlanta, GA 30348
12114157	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 07 2022 23:39:59	Merrick Bank Corp, PO Box 9201, Old Bethpage, NY 11804-9001
12114159	+ Email/Text: m4u@mny4you.com	Nov 07 2022 23:36:00	Money 4 You, 739 South Washington Boulevard,

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12114160	+ Email/Text: bankruptcy@moneylion.com	Nov 07 2022 23:36:00	Ogden, UT 84404-4953 MoneyLion Inc, PO Box 1547, Sandy, UT 84091-1547
12114161	EDI: AGFINANCE.COM	Nov 08 2022 04:33:00	OneMain Financial, 4145 Riverdale Road, Ogden, UT 84405-3509
12114162	+ Email/Text: opportunitynotices@gmail.com	Nov 07 2022 23:36:00	Opp Loans, 130 E Randolph St, Ste 3400, Chicago, IL 60601-6379
12115776	+ EDI: RECOVERYCORP.COM	Nov 08 2022 04:33:00	Orion, Care of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
12114163	EDI: PRA.COM	Nov 08 2022 04:33:00	Portfolio Recovery Associates, 120 Corporate Blvd Suite 100, Norfolk, VA 23502
12114165	Email/Text: bankruptcy@possiblefinance.com	Nov 07 2022 23:35:00	Possible Finance, 2231 First Ave. #B, Seattle, WA 98121
12114167	Email/Text: credit-bureau-reporting-disputes@sezzle.com	Nov 07 2022 23:35:00	Sezzle INC, 251 1st Avenue North, Ste. 200, Minneapolis, MN 55401
12114172	+ EDI: RMSC.COM	Nov 08 2022 04:33:00	SYNCB / JCPenny, PO Box 965007, Orlando, FL 32896-5007
12114170	+ Email/Text: bankruptcy@speedyinc.com	Nov 07 2022 23:36:00	Speedy/Rapid Cash, P.O. Box 780408, Wichita, KS 67278-0408
12114174	+ Email/Text: jcissell@bankofmissouri.com	Nov 07 2022 23:36:00	TBOM - Milestone, 216 West 2nd Street, Dixon, MO 65459-8048
12114175	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Nov 07 2022 23:35:00	TBOM / ATLS / Aspire, 5 Concourse Parkway, Ste. 400, Atlanta, GA 30328-9114
12114176	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Nov 07 2022 23:35:00	TBOM / ATLS / Fortiva, PO Box 105555, Atlanta, GA 30348-5555
12114177	+ Email/Text: bankruptcy@checkcity.com	Nov 07 2022 23:36:00	TOSH, Inc. dba Check City, P.O. Box 970851, Orem, UT 84097-0851
12114180	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Nov 07 2022 23:36:00	US DEPT OF ED/GLELSI, PO BOX 7860, Madison, WI 53707-7860
12114181	+ EDI: UTAHTAXCOMM.COM	Nov 08 2022 04:33:00	Utah State Tax Commission, 210 N 1950 W, Salt Lake City, UT 84134-9000
12114182	+ Email/Text: bk@worldacceptance.com	Nov 07 2022 23:36:17	World Finance Co, 108 Frederick Street N, Greenville, SC 29607-2532

TOTAL: 48

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
12114139	*+	Express Recovery Services INC, 2480 South Main Street, Ste. 208, Salt Lake City, UT 84115-3058
12114164	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, 120 Corporate Blvd Suite 100, Norfolk, VA 23502

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 09, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 31, 2022 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
David L. Miller tr	davidlmillerpc@msn.com dlm50@trustesolutions.net
Derek B. Beutler	on behalf of Debtor Todd R Hylton jennelle@beutler-law.com derek@beutler-law.com;lawbr98184@notify.bestcase.com
Derek B. Beutler	on behalf of Joint Debtor April M Hylton jennelle@beutler-law.com derek@beutler-law.com;lawbr98184@notify.bestcase.com
United States Trustee	USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 4